

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Paige L Scott
Debtor

Case No. 14-00510-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db
4442785 +Paige L Scott, 448 Charles Street, South Williamsport, PA 17702-7430
Emergency Physician Billing, Best Practices of Pennsylvania, PO Box 758984,
Baltimore, MD 21275-8984
4480969 +Lycoming County Tax Claim Bureau, 48 West Third St., Williamsport, PA 17701-6536
4442789 +Lycoming County Water and Sewer Auth., 216 Old Cement Drive, Montoursville, PA 17754-8262
4442790 Michael Harrison, Esq, 3155 State Route 10 ste 21, Denville, NJ 078343492
4442793 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar, 350 Highland Ave., Lewisville, TX 75067)
4442796 +Sears Card General Inquiries, PO Box 6275, Sioux Falls, SD 57117-6275
4442797 +TEK Collect, PO Box 1269, Columbus, OH 43216-1269
4442802 Williamsport Path Assoc, PO Box 90010, Pittsburgh, PA 15224-0410

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4442783 +E-mail/Text: Bankruptcies@nragroup.com Oct 25 2019 18:56:10 American Agencies LLC,
PO Box 67015, Harrisburg, PA 17106-7015
4600887 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 25 2019 18:59:48 CVI Loan GT Trust I,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4600888 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 25 2019 18:59:47 CVI Loan GT Trust I,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603, CVI Loan GT Trust I,
c/o Resurgent Capital Services 29603-0587
4442786 E-mail/Text: bknotice@ercbpo.com Oct 25 2019 18:55:59 Enhanced Recovery Company,
PO Box 57547, Jacksonville, FL 322417547
4490016 E-mail/Text: bankruptcy.bnc@ditech.com Oct 25 2019 18:55:53 Green Tree Servicing, LLC,
PO BOX 0049, Palatine, IL 60055-0049
4442787 E-mail/Text: bankruptcy.bnc@ditech.com Oct 25 2019 18:55:53 Green tree, PO Box 6172,
Rapid City, DS 57709-6172
4442788 EDI: IIC9.COM Oct 25 2019 22:53:00 I C Systems Collections, PO Box 64378,
Saint Paul, MN 55164-0378
4442791 +E-mail/Text: Bankruptcies@nragroup.com Oct 25 2019 18:56:10 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4442795 EDI: PRA.COM Oct 25 2019 22:53:00 Portfolio Recovery, Riverside Commerce Center,
120 Corporate Blvd Ste 100, Norfolk, VA 235024962
4514146 EDI: PRA.COM Oct 25 2019 22:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4442794 E-mail/Text: blegal@phfa.org Oct 25 2019 18:55:58 Pennsylvania Housing FinanAgency,
211 N. Front Street, Harrisburg, PA 171011406
4442800 +E-mail/Text: ebn@unique-mgmt.com Oct 25 2019 18:56:05 Unique National Coll,
119 E. Maple Street, Jeffersonville, IN 47130-3439
4442801 +E-mail/Text: bkr@virtuososourcing.com Oct 25 2019 18:56:11 Virtuoso Sourcing Group,
4500 E Cherry CreekSouth Dr, Denver, CO 80246-1500

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* CVI Loan GT Trust I, c/o Resurgent Capital Services, PO BOX 10587,
GREENVILLE, SC 29603-0587
4442784* +American Agencies LLC, PO Box 67015, Harrisburg, PA 17106-7015
4515587* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, P.O. Box 619096,
Dallas, TX 75261-9741)
4442792* +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4442799* The Remit Corp, 36 W. Main Street, PO Box 7, Bloomsburg, PA 178150007
4442798 ##The Remit Corp, 36 W. Main Street, PO Box 7, Bloomsburg, PA 178150007

TOTALS: 0, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Jennifer Lynn Heverly on behalf of Debtor 1 Paige L Scott jheverly@northpennlegal.org,
brennicks@northpennlegal.org;shouser@northpennlegal.org;G12625@notify.cincompass.com
Joseph P Schalk on behalf of Creditor Nationstar Mortgage LLC jschalk@barley.com,
sromig@barley.com
Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Paul William Cressman on behalf of Creditor Nationstar Mortgage LLC pamb@fedphe.com
Thomas I Puleo on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Paige L Scott**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **4:14-bk-00510-RNO**

Social Security number or ITIN **xxx-xx-6632**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

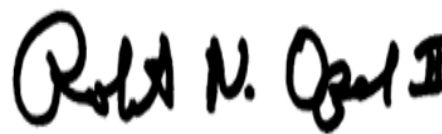
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paige L Scott

10/25/19

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.